

Information to identify the case:

Debtor 1	Adrienne Lee O'Brien	Social Security number or ITIN	xxx-xx-4307
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-24769-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Adrienne Lee O'Brien
dba Adrienne O'Brien, fka Adrienne Krzyk

10/13/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Adrienne Lee O'Brien
Debtor

Case No. 16-24769-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 13, 2021

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2021:

Recip ID	Recipient Name and Address
db	+ Adrienne Lee O'Brien, 55 Kenwood Drive, Sicklerville, NJ 08081-4209
cr	+ JPMorgan Chase Bank, National Association, P. O. Box 9013, Addison, TX 75001-9013
cr	+ JPMorgan Chase Bank, National Association, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
516318581	+ Chase Corporation, 10790 Rancho Bernardo, San Diego, CA 92127-5705
516386367	Commonwealth of Pennsylvania, Bureau of Compliance, PO Box 280946, Harrisburg, PA 17128-0946
518633855	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
518633856	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, Federal Home Loan Mortgage Corporation, 84119-3284
518732727	Federal Home Loan Mortgage Corporation, as Trustee, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
516318601	+ Miraca Life Sciences, PO Box 841830, Dallas, TX 75284-1830
516318605	+ Penn Valley Anes Assoc, PO Box 1742, Mount Laurel, NJ 08054-7742
516318607	Pennsylvania Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
516318606	Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0946
516406776	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State Of New Jersey, Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
516318608	+ Shawn M. O'Brien, 55 Kenwood Drive, Sicklerville, NJ 08081-4209
517354433	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517354434	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
516325611	Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
516318613	+ The Endo Center at Voorhees, 93 Cooper Road, Suite 100, Voorhees, NJ 08043-4910

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 13 2021 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 13 2021 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516318577	+ EDI: AMEREXPR.COM	Oct 14 2021 00:23:00	American Express, PO Box 981537, El Paso, TX 79998-1537
516443526	EDI: BECKLEE.COM	Oct 14 2021 00:23:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516318578	+ EDI: CITICORP.COM	Oct 14 2021 00:23:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516318587	Email/Text: megan.harper@phila.gov	Oct 13 2021 20:25:00	City of Philadelphia, Department of Revenue, PO Box 1393, Philadelphia, PA 19105-9731
516318586	Email/Text: megan.harper@phila.gov	Oct 13 2021 20:25:00	City of Philadelphia, Dept of Revenue, Po Box 1630, Philadelphia, PA 19105-1630

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516318585	Email/Text: megan.harper@phila.gov	Oct 13 2021 20:25:00	City of Philadelphia, Philadelphia Dept of Revenue, PO Box 1670, Philadelphia, PA 19105-1670
516318579	+ EDI: CAPITALONE.COM	Oct 14 2021 00:23:00	Cap1/Boscv, PO Box 30253, Salt Lake City, UT 84130-0253
516318584	+ EDI: CITICORP.COM	Oct 14 2021 00:23:00	CitiCards CBNA, 701 E 60th St N, Sioux Falls, SD 57104-0432
516386366	+ EDI: CITICORP.COM	Oct 14 2021 00:23:00	Citibank Customer Service, PO Box 6500, Sioux Falls, SD 57117-6500
516318588	+ EDI: WFNNB.COM	Oct 14 2021 00:23:00	Comenity Capital Bank/BOSC, PO Box 182120, Columbus, OH 43218-2120
516525478	+ EDI: WFNNB.COM	Oct 14 2021 00:23:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516394355	EDI: CRFRSTNA.COM	Oct 14 2021 00:23:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
516318589	EDI: CRFRSTNA.COM	Oct 14 2021 00:23:00	Credit First Natl Assoc, PO Box 81315, Cleveland, OH 44181-0315
516318590	Email/PDF: creditonebknofications@resurgent.com	Oct 13 2021 20:23:15	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
516318593	EDI: DISCOVER.COM	Oct 14 2021 00:23:00	Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850-5316
516326795	EDI: DISCOVER.COM	Oct 14 2021 00:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516318596	EDI: HY11.COM	Oct 14 2021 00:23:00	Hyundai Finance, HMF, Attention: Bankruptcy Dept., PO Box 20809, Fountain Valley, CA 92728-0809
516318597	EDI: HY11.COM	Oct 14 2021 00:23:00	Hyundai Finance, PO Box 20835, Fountain Valley, CA 92728-0835
516515285	+ EDI: HY11.COM	Oct 14 2021 00:23:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
516318592	EDI: IRS.COM	Oct 14 2021 00:23:00	Department of the Treasury, Internal Revenue Service, PO Box 69, Memphis, TN 38101-0069
516318580	EDI: JPMORGANCHASE	Oct 14 2021 00:23:00	Chase Bank USA NA, PO Box 15298, Wilmington, DE 19850
516318582	EDI: JPMORGANCHASE	Oct 14 2021 00:23:00	Chase Mortgage, PO Box 24696, Columbus, OH 43224
516318583	EDI: JPMORGANCHASE	Oct 14 2021 00:23:00	Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850
516318600	+ Email/Text: BKRMailOPS@weltman.com	Oct 13 2021 20:25:00	Kay Jewelers, 375 Ghent Road, Fairlawn, OH 44333-4600
516418385	Email/PDF: resurgentbknofications@resurgent.com	Oct 13 2021 20:24:01	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516432082	+ EDI: MID8.COM	Oct 14 2021 00:23:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516366726	+ EDI: NFCU.COM	Oct 14 2021 00:23:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
516318602	EDI: NFCU.COM	Oct 14 2021 00:23:00	Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700
516432879	+ EDI: AGFINANCE.COM	Oct 14 2021 00:23:00	ONEMAIN FINANCIAL, 605 MUNN ROAD,

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			FT. MILL, SC 29715-8421
516318603	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 13 2021 20:25:00	Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
516318604	+ EDI: AGFINANCE.COM	Oct 14 2021 00:23:00	OneMain Financial, 6801 Colwell Blvd, C/S Care Dept, Irving, TX 75039-3198
516794136	EDI: PRA.COM	Oct 14 2021 00:23:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
516794137	EDI: PRA.COM	Oct 14 2021 00:23:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
516522904	EDI: PRA.COM	Oct 14 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516523295	EDI: PRA.COM	Oct 14 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Elan Fulton Bank, POB 41067, Norfolk VA 23541
516521429	EDI: PRA.COM	Oct 14 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516386368	+ EDI: RMSC.COM	Oct 14 2021 00:23:00	Pay Pal Credit, PO Box 5138, Timonium, MD 21094-5138
516420009	EDI: Q3G.COM	Oct 14 2021 00:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518055995	+ Email/Text: bncmail@w-legal.com	Oct 13 2021 20:25:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518055994	+ Email/Text: bncmail@w-legal.com	Oct 13 2021 20:25:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
516318610	EDI: RMSC.COM	Oct 14 2021 00:23:00	Syncb/JCPenney, PO Box 965007, Orlando, FL 32896-5007
516318611	+ EDI: RMSC.COM	Oct 14 2021 00:23:00	Syncb/Lowes, PO Box 965005, Orlando, FL 32896-5005
516318612	EDI: TDBANKNORTH.COM	Oct 14 2021 00:23:00	TD Bank NA, 32 Chestnut Street, Lewiston, ME 04240
516318614	EDI: CITICORP.COM	Oct 14 2021 00:23:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516318594	EDI: USBANKARS.COM	Oct 14 2021 00:23:00	Elan Financial, CB Disputes, PO Box 108, Saint Louis, MO 63166
516318595	EDI: USBANKARS.COM	Oct 14 2021 00:23:00	Elan Financial Service, PO Box 108, Saint Louis, MO 63166
516318616	+ EDI: WFFC.COM	Oct 14 2021 00:23:00	WFFNB/Furniture Barn, CSCL DSP TM MAC N8235-04M, PO Box 14517, Des Moines, IA 50306-3517
516345901	+ EDI: WFFC.COM	Oct 14 2021 00:23:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
516375804	EDI: WFFC.COM	Oct 14 2021 00:23:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
516318615	+ EDI: WFFC.COM	Oct 14 2021 00:23:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 52

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516318591	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Department of the Treasury, Internal Revenue Service, PO Box 9019, Holtsville, NY 11742-9019
516318599	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
516318598	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724
516318609	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269
516345921	*+	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Wells Fargo Bank N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure	on behalf of Creditor JPMorgan Chase Bank National Association NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joel R. Spivack	on behalf of Debtor Adrienne Lee O'Brien joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com

TOTAL: 6